

A Few of the Credit Cards Available

Cards by Name

American Express

- American Express Preferred Rewards Gold Card
- Delta SkyMiles Gold Credit Card
- Starwood Preferred Guest Credit Card from American Express
- American Express Platinum Business FreedomPass Card
- Blue Sky from American Express
- SkyPoints Credit Card from Delta and American Express

Chase

- Chase Travel Plus Platinum Visa Card
- Chase Home Improvement RewardsSM Card
- Chase Overstock.com Rewards Visa Card
- Chase Platinum Business Card

HSBC

- GM Flexible Earnings Card
- Orchard Bank Platinum MasterCard

Discover

- Discover Platinum Card Sea Life Collection

Secured

- Orchard Bank MasterCard Secured
- New Millennium Bank Platinum Visa/MasterCard
- New Millennium Bank Gold Visa/MasterCard

50 links for \$1.00

1st unsecured credit cards

Sitemap

Privacy Policy

FAQ

Business Cards

Poor Credit

Tribute Credit

debt consolidation

debt consolidation quotes

Other Cards

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Bill Consolidation

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Home Theater Seating

Dive Watch

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Poor Credit

- Total Visa Card
- Orchard Bank Platinum MasterCard
- Orchard Bank Gold MasterCard
- Orchard Bank Silver MasterCard
- Continental Finance MasterCard
- Tribute MasterCard Gold Card

Other Credit Cards

- Other Cards
- Costco Card
- Union Plus Card
- United Mileage Cards
- Universal Cards
- USA Cards
- World Perks

PrePaid Credit Cards

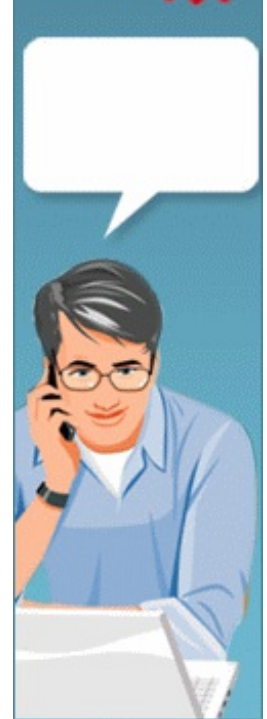
- PrePaid Credit Card

6 Advantages of debt settlement that you should know

Debt settlement can work as an alternative to bankruptcy and is a popular debt relief option for many people. It is also known as debt negotiation where you just need to pay an amount which is quite less than your original balances. When you have a significant amount of debt that you can't manage any more, debt negotiators can convince your creditors to accept a lower amount.

A **debt settlement** plan offers a number of advantages to people who're experiencing difficulties to handle their dues. Given below are some of these benefits:

1) Financial recovery



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Settlement gives the opportunity to debtors to make a financial recovery. Those who have a huge amount of debt can become debt free within just 2-3 years and breathe a sigh of relief. You don't have to go for filing bankruptcy to make a fresh start, which is detrimental to your credit score.

2) Reduction of outstanding balances

Through skillful negotiations, your overall outstanding balances can be lowered by up to 60%. This is certainly something to cheer about.

3) Getting rid of various fees

When you sign up for a settlement program, your late fees and over limit fees are waived. This is certainly a big advantage since these fees often contribute to raising your dues.

4) No creditor harassment

You don't have to deal with multiple creditors any more. You just need to make a single affordable payment into a third party account for a specific time period. As soon as the account accumulates adequate balance to start negotiations with your creditors, the settlement agency begins to make settlement offers. You don't have to receive disturbing phone calls from your creditors.

5) No need to file bankruptcy

Bankruptcy remains on your credit report for 10 years and impairs your ability to qualify for credit in future. You can also face difficulties finding a job or buying an insurance policy. Debt settlement saves you from these negative consequences of bankruptcy.

6) You can do it on your own

You can settle your bills without the assistance of a third party agency. However, in order to do it, you should have excellent negotiation skills.

Settling your outstanding balances might be advantageous for you. However, you should also remember that it's not always the right choice for everyone.

